

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	Case No. 09-39367
REDENTOR MAGCALAS	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/21/2009.
- 2) The plan was confirmed on 05/05/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/07/2011, 10/14/2011, 10/11/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/14/2010, 01/29/2013, 08/09/2013, 07/21/2014, 12/05/2014.
- 5) The case was completed on 12/09/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,100.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,990.00
Less amount refunded to debtor	\$6.06

**NET RECEIPTS:** **\$9,983.94**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,491.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$453.28
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,944.78**

Attorney fees paid and disclosed by debtor: \$8.50

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
500 FAST CASH	Unsecured	300.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	280.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	800.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	300.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	2,455.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK	Unsecured	829.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	7,650.00	0.00	0.00	0.00	0.00
CITIFINANCIAL	Unsecured	3,219.00	0.00	0.00	0.00	0.00
CR EVERGREEN LLC	Unsecured	500.00	0.00	0.00	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	262.00	0.00	0.00	0.00	0.00
DOVENMUEHLE MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00
EAST BAY FUNDING	Unsecured	1,661.00	0.00	0.00	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,874.00	0.00	0.00	0.00	0.00
HEIGHTS FINANCE	Unsecured	782.00	782.26	782.26	782.26	0.00
ILLINOIS HOUSING DEVELOPMENT /	Secured	0.00	0.00	0.00	0.00	0.00
ILLINOIS HOUSING DEVELOPMENT /	Secured	0.00	0.00	0.00	0.00	0.00
KENWOOD SERVICES	Unsecured	300.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	260.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	0.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	80.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	50.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,214.00	2,214.74	2,214.74	2,214.74	0.00
NICOR GAS	Unsecured	NA	133.01	133.01	133.01	0.00
PELLETTIERI & ASSOC	Unsecured	128.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	612.00	652.37	652.37	652.37	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	953.00	1,005.46	1,005.46	1,005.46	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	876.00	876.32	876.32	876.32	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	525.00	0.00	0.00	0.00	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	183.00	0.00	0.00	0.00	0.00
RUSH COPLEY MEDICAL CENTER	Unsecured	600.00	NA	NA	0.00	0.00
STAR CASH PROCESSING	Unsecured	150.00	NA	NA	0.00	0.00
US BANK	Unsecured	1,524.00	NA	NA	0.00	0.00
VICTORIAS SECRET	Unsecured	95.00	NA	NA	0.00	0.00
WELLS FARGO DEALERS SERVICES	Unsecured	5,637.00	NA	NA	0.00	0.00
WELLS FARGO DEALERS SERVICES	Secured	0.00	375.00	375.00	375.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$375.00	\$375.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$375.00</b>	<b>\$375.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$5,664.16</b>	<b>\$5,664.16</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$3,944.78
Disbursements to Creditors	<u>\$6,039.16</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$9,983.94</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/10/2015

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.